

LAWRENCE G. WASDEN  
Attorney General

A. RENÉ MARTIN – I.S.B. #3188  
Deputy Attorney General  
Idaho Department of Insurance  
700 West State Street  
P.O. Box 83720  
Boise, ID 83720-0043  
Telephone: (208) 334-4204  
Facsimile: (208) 334-4298

*Attorneys for Department of Insurance*

FILED

JUL 03 2012 *WMA*

Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

ROCKY MOUNTAIN FIRE &  
CASUALTY COMPANY

Certificate of Authority No. 364  
NAIC ID No. 22128

Docket No. 18-2778-12

**ORDER GRANTING REQUEST FOR  
BLOCK NON-RENEWAL**

On June 27, 2012, the State of Idaho, Department of Insurance (Department), received from Grange Insurance Association (the Association) on behalf of ROCKY MOUNTAIN FIRE & CASUALTY COMPANY (RMF&C), one of two companies in its group of companies, a letter seeking permission to block non-renew all homeowner's insurance policies issued by RMF&C to Idaho residents, which non-renewal would affect approximately nine (9) policies. The Association represented in such letter that RMF&C intends to begin non-renewing the affected policies on November 1, 2012. The Association also represented in its letter to the Department that most RMF&C policyholders affected by the non-renewal will be offered

homeowner's insurance coverage through Grange Insurance Association, another company in its group of companies, but that such policies would be subject to underwriting.

The proposed effective date of the contemplated block non-renewal complies with the one hundred twenty (120) day notice requirement set forth in Idaho Code § 41-1841(1).

The Director having reviewed the foregoing, the requirements of Idaho Code § 41-1841 having been met, and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that RMF&C is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of all of its homeowner's insurance policies in Idaho, which non-renewal will affect approximately nine (9) policies, beginning November 1, 2012. RMF&C shall provide reasonable notice to policyholders affected by the non-renewals authorized by this order in accordance with the notice provisions included in the company's applicable insurance policies.

THIS ORDER is a final order of the Director and is EFFECTIVE IMMEDIATELY.

#### **NOTIFICATION OF RIGHTS**

This is a final order of the Director. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,

- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See Idaho Code § 67-5273.* The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

DATED this 20<sup>th</sup> day of July, 2012.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL

Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 3<sup>rd</sup> day of July, 2012, I caused a true and correct copy of the foregoing ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL to be served upon the following by the designated means:

Rocky Mountain Fire & Casualty Company  
200 Cedar Street  
Seattle, WA 98121-1223

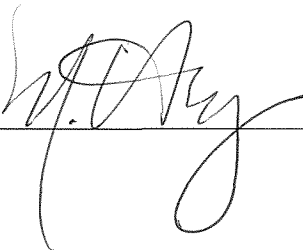
- first class mail
- certified mail
- hand delivery
- via facsimile

Grange Insurance Association  
Attn: Frank McConnell, CPCU  
Assistant Vice President, Product Development  
200 Cedar Street  
Seattle, WA 98121-1223

- first class mail
- certified mail
- hand delivery
- via facsimile

A. René Martin  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
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